

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> Northern District of Illinois						<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Cathey, Byron</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cathey, Jacqueline</b>																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-7365</b>				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-2069</b>																							
Street Address of Debtor (No. and Street, City, and State): <b>3558 W 198th Flossmoor, IL</b>				Street Address of Joint Debtor (No. and Street, City, and State): <b>3558 W 198th Flossmoor, IL</b>																							
ZIP Code <b>60422</b>				ZIP Code <b>60422</b>																							
County of Residence or of the Principal Place of Business: <b>Cook</b>				County of Residence or of the Principal Place of Business: <b>Cook</b>																							
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																							
ZIP Code				ZIP Code																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000			10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000																
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
<b>Estimated Assets</b> <table style="width: 100%;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input checked="" type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Cathey, Byron

Cathey, Jacqueline

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X** /s/ Julie H. Trepeck # \_\_\_\_\_

Signature of Attorney for Debtor(s)

Julie H. Trepeck # 6287558

August 24, 2007

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):  
Cathey, Byron  
Cathey, Jacqueline

## **Signatures**

### **Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Byron Cathey  
Signature of Debtor Byron Cathey

**X** /s/ Jacqueline Cathey  
Signature of Joint Debtor Jacqueline Cathey

Telephone Number (If not represented by attorney)

August 24, 2007  
Date

### **Signature of Attorney**

**X** /s/ Julie H. Trepeck #  
Signature of Attorney for Debtor(s)

Julie H. Trepeck # 6287558  
Printed Name of Attorney for Debtor(s)

Legal Helpers, PC  
Firm Name  
20 W. Kinzie  
13th Floor  
Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832  
Telephone Number  
August 24, 2007  
Date

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### **Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Byron Cathey  
Jacqueline Cathey

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

Official Form 1, Exh. D (10/06) - Cont.

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Byron Cathey  
Byron Cathey

Date: August 24, 2007

Official Form 1, Exhibit D (10/06)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

Official Form 1, Exh. D (10/06) - Cont.

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jacqueline Cathey  
Jacqueline Cathey

Date: August 24, 2007

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Byron Cathey,  
Jacqueline Cathey

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,960.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		7,126.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	22		170,053.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,667.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,840.00
Total Number of Sheets of ALL Schedules		35			
Total Assets			5,960.00		
Total Liabilities				177,179.00	



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Byron Cathey,  
Jacqueline Cathey

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	7,126.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	6,298.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	13,424.00

**State the following:**

Average Income (from Schedule I, Line 16)	1,667.00
Average Expenses (from Schedule J, Line 18)	2,840.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	2,498.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		7,126.00
4. Total from Schedule F		170,053.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		177,179.00

Form B6A  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	-----------------------------------------	------------------------------------	--------------------------------------------------------------------------------------------------	-------------------------

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Form B6B  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with United Health Care Credit Union	-	30.00
		Savings Account With United Health Care Credit Union.	-	30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, tapes, CD's etc.	-	250.00
6. Wearing apparel.		Personal Used Clothing	-	1,000.00
7. Furs and jewelry.		Miscellaneous costume jewelry	-	150.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > 2,460.00  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

# **SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 0.00  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

Form B6B  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Mercury Sable 120,000 miles	J	3,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	3,500.00
(Total of this page)	
Total >	5,960.00

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C  
(4/07)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking account with United Health Care Credit Union	735 ILCS 5/12-1001(b)	30.00	30.00
Savings Account With United Health Care Credit Union.	735 ILCS 5/12-1001(b)	0.00	30.00
<u>Household Goods and Furnishings</u>			
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	250.00	250.00
<u>Wearing Apparel</u>			
Personal Used Clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Furs and Jewelry</u>			
Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	150.00	150.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2000 Mercury Sable 120,000 miles	735 ILCS 5/12-1001(c)	3,500.00	3,500.00

Total: 5,930.00 5,960.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Official Form 6D (10/06)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.											
						Value \$					
Account No.											
						Value \$					
Account No.											
						Value \$					
Account No.											
						Value \$					
Subtotal (Total of this page)											
Total (Report on Summary of Schedules)										0.00	0.00

0 continuation sheets attached

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



Official Form 6E (4/07) - Cont.

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxx7391  Indiana Department of Revenue PO Box 0595 Indianapolis, IN 46206		J	06  Taxes				7,126.00	7,126.00  0.00
Account No.  								
Account No.  								
Account No.  								
Account No.  								
Subtotal (Total of this page)							7,126.00	7,126.00 0.00
Total (Report on Summary of Schedules)							7,126.00	7,126.00 0.00

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Official Form 6F (10/06)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx6661  Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 11/05/04 Last Active 1/01/07 Collection A.F.S. Assignee Of First Premi				1,010.00
Account No. xxxxxx5036  Account Management Service PO Box 19617 Indianapolis, IN 46219		J	03 Notice Only - Collection Agency for Creditor				0.00
Account No. xxxxxx5036  Account Management Service PO Box 19617 Indianapolis, IN 46219		J	03 Notice Only				0.00
Account No. 573  ADT Security Services P.O. Box 371490 Pittsburgh, PA 15250		J	02 Collection				656.00
Subtotal (Total of this page)							1,666.00

21 continuation sheets attached

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Axxxx1390  Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231	J	03 Notice Only - Collection Agency for Creditor				0.00
Account No. x6431  American Medical Collection Agency 2269 Saw Mill River Rd. Bldg. 3 Elmsford, NY 10523	J	03 Notice Only				0.00
Account No. 6917  ARG Inc 18430 S Halsted Suite 210 Glenwood, IL 60425	J	03 Notice Only - Collection Agency for Creditor				0.00
Account No. xxxx0391  Arrow Fincl 8589 Aero Drive Suite 600 San Diego, CA 92123	-	Opened 11/01/02 Last Active 8/01/06 Dag Financial Trust 2002 A				2,485.00
Account No. xxxx3367  Asset Acceptance Po Box 2036 Warren, MI 48090	-	Opened 9/19/06 Last Active 12/01/06 FactoringCompanyAccount Dag Financial Trust				2,428.00
Sheet no. <u>1</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  4,913.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx3213  Asset Acceptance Llc Po Box 2036 Warren, MI 48090	-	Opened 8/22/03 Last Active 9/01/06 FactoringCompanyAccount Sbc Illinois				424.00
Account No. xx-xxx3477  Associated St James Radiologists 20201 Crawford Ave Olympia Fields, IL 60461	J	04 Medical Services				282.00
Account No. xxxxxxxxxxxx6772  AT&T Broadband P.O. Box 600 Portage, IN 46368	J	01 Utility				152.00
Account No. xxx7227  Bureau of Collection Recovery, Inc 7575 Corporate Way Eden Prairie, MN 55344	J	03 Notice Only - Collection Agency for Creditor				0.00
Account No. xxxxxx0547  Cabrera & Associates PC 560 Route 303, Suite 209 Orangeburg, NY 10962	J	04 Notice Only				0.00
Sheet no. <u>2</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  858.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx6661	J	05 Notice Only				0.00	
Capital Management Services 726 Exchange Street - Suite 700 Buffalo, NY 14210							
Account No. xxxx-xxxx-xxxx-6099	J	02 Credit Card				316.00	
Capital One PO Box 60000 Attn: Bankruptcy Dept Seattle, WA 98190							
Account No. xx8119	-	Opened 1/10/01 Last Active 11/01/06 Collection Enterprise Rent-A-Car				1,351.00	
Cb Usa Inc 55252 Hohman Ave Hammond, IN 46320							
Account No. xxxx3213	J	03 Notice Only				0.00	
CFC Financial LLC PO Box 2041 Warren, MI 48090-2041							
Account No. xxMx-xx1473	J	06 Judgment for Harley-Davidson				0.00	
Chaet Kaplan Baim Firm 30 N LaSalle St Suite 1520 Chicago, IL 60602							
Sheet no. <u>3</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,667.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx1139  Charter One 1 Citizens Drive Riverside, RI 02915	J	04 NSF Fees				766.00
Account No. xxx-xx-7365  Chrysler Financial PO Box 9223 Farmington, MI 48333-9223	J	03 Reposessed Automobile				16,803.00
Account No. xxxxx8893  Citizens Bank please provide address	J	05 Collection				25.00
Account No. xxx-xx-7365  City of Chicago Dept of Revenue EMS 33589 Treasury Center Chicago, IL 60694	J	05 Medical Services				299.00
Account No. xxxxxx5680  City of Chicago Dept. of Revenue PO Box 88292 Chicago, IL 60680	J	05 Parking Tickets				150.00
Sheet no. <u>4</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 18,043.00

Official Form 6F (10/06) - Cont.

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxxxxx1622	J	03 Notice Only				0.00	
Collection Bureau of America 25954 Eden Landing Road 1st Floor Hayward, CA 94545							
Account No. xxxxxxxxxxx0289	J	05 Collection				755.00	
Comcast Correspondence Division 943 N. Expressway #15- PMB 19 Brownsville, TX 78520							
Account No. xxxx-xxxx-xxxx-6689	J	06 Notice Only				0.00	
Credigy Services Corp PO Box 2689 Suwanee, GA 30024							
Account No. xxxxxxxx4510	-	Opened 2/01/02 CreditCard				689.00	
Creditonebnk Po Box 98872 Las Vegas, NV 89193							
Account No. xxxxxx2-001	J	04 Notice Only				0.00	
Creditors Collection Bureau P.O. Box 63 Kankakee, IL 60901							
Sheet no. <u>5</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,444.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1960  Custom Coll Srvs Inc 55 E 86th Ave Ste D Merrillville, IN 46410	-	Opened 10/12/05 Collection Meth Emergency Physicians				186.00
Account No. xxxx2220  Directv PO Box 29079 Glendale, CA 91209	J	05 Collection				313.00
Account No. xxxx-xxxx-xxxx-6689  Discover P.O. Box 3008 New Albany, OH 43054-3008	J	02 Credit Card				25,343.00
Account No. Cx6327  Diversified Collection Services 3701 S Lindbergh Blvd Suite 204 Saint Louis, MO 63127	J	06 Notice Only				0.00
Account No. xxx0000  Dr Paul M Stec 17850 S Kedzie Suite 2500 Hazel Crest, IL 60429	J	02 Medical Services				334.00
Sheet no. <u>6</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 26,176.00



In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. CATJA000  Dr Thomas T Chung 3235 Vollmer Rd Suite 139 Flossmoor, IL 60422	J	03 Medical Services				60.00
Account No. xxx3456  EHS Trinity Hospital 445 Park Ave Cary, IL 60013	J	02 Medical Services				157.00
Account No. I-6453  ELCO PO Box 99 Lombard, IL 60148	J	05 Notice Only				0.00
Account No. xxx-xx-7365  Enterprise Leasing Co. of Chicago 801 W Higgins Schaumburg, IL 60195	J	04 Collection				Unknown
Account No. xxx7247  Evergreen Professional Recoveries 12100 NE 195th St Suite 180 Bothell, WA 98011	J	02 Notice Only - Collection Agency for Creditor				0.00
Sheet no. <u>7</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  217.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx3232  First Consumers National Bank 101 Crossway Park West Woodbury, NY 11797	-	Opened 12/29/99 Last Active 1/09/02 CreditCard				1,666.00
Account No. xxxx2220  First National Collection Bureau 3631 Warren Way Reno, NV 89509	J	06 Notice Only				0.00
Account No. xxxxxxxxxxxx4802  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	-	Opened 9/07/06 CreditCard				401.00
Account No. xxx6695  First Revenue Assuranc 200 Fillmore St Ste 300 Denver, CO 80206	-	Opened 11/07/05 Collection T-Mobile Formerly Voicestream				847.00
Account No. xxx6100  Fitness Quest Inc 1400 Raff Road, SW Canton, OH 44750	J	04 Collection				115.00
Sheet no. <u>8</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  3,029.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx2135  Gc Services 6330 Gulfon Houston, TX 77081	-	Opened 9/01/06 Last Active 11/01/06 11 Sprint				331.00
Account No. xxxxxxx8950  Grandma's Kitchen PO Box 26596 Lehigh Valley, PA 18002	J	03 Collection				31.00
Account No. xxxxxxxxxxx7768  Harley Davidson Financial 3850 Arrowhead Dri Carson City, NV 89706	-	Opened 11/01/00 Last Active 7/27/01 Automobile				14,713.00
Account No. xxxx1923  Harris & Harris Ltd 600 W Jackson Blvd Chicago, IL 60661	J	05 Notice Only				0.00
Account No. x4338  Highland Recovery LLC PO Box 1541 Homewood, IL 60430	J	05 Notice Only				0.00
Sheet no. <u>9</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,075.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x6431  Horizon Healthcare Associates 2605 W Lincoln Hwy Suite 130 Olympia Fields, IL 60461	J	03 Medical Services				68.00
Account No. xxx2378  Ill Coll Svc 4647 W 103rd St Oak Lawn, IL 60453	-	Opened 10/01/02 Last Active 12/01/05 Med102 Midwest Physician Group Ltd				65.00
Account No. xxxxx5608  Jerry Baker PO Box 1001 Wixom, MI 48393	J	03 Collection				36.00
Account No. CMxxxxxxx5786  Jvdb Asc 330 S Wells Street Suite 1300 Chicago, IL 60606	-	Opened 5/01/02 Last Active 6/01/05 Med1consultants In Neurology Ltd				395.00
Account No. xxxx-xxxx-xxxx-6128  KCA Financial Services, Inc 628 North Street PO Box 53 Geneva, IL 60134	J	03 Notice Only - Collection Agency for Creditor				0.00
Sheet no. <u>10</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						564.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxMx-xx0455  Law Office of Paul D Lawent 330 S Wells Suite 1310 Chicago, IL 60606	J	02 Judgment for Consultants of Neurology				375.00
Account No. xxx-xx-7365  Law Offices of Bennett & Deloney 1265 E Fort Union Blvd Suite 150 Midvale, UT 84047	J	02 Notice Only				0.00
Account No. xxxxxx72-11  Law Offices of Mitchell N. Kay, P.C PO Box 2374 Chicago, IL 60690	J	02 Notice Only - Collection Agency for Creditor				0.00
Account No. xxxxxx1701  Leading Edge Recovery PO Box 505 Linden, MI 48451	J	06 Notice Only				0.00
Account No. xxxxxx5680  Linebarger Goggan Blair & Sampson P.O. Box 06152 Chicago, IL 60606-0152	J	05 Notice Only				0.00
Sheet no. <u>11</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						375.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx0979  Mid American Cardiovascular 5009 W 95th St Oak Lawn, IL 60453	J	04 Medical Services				415.00
Account No. xxxxxx0842  Midland Credit Management P.O. Box 939019 San Diego, CA 92193-9019	J	04 Notice Only				0.00
Account No. x-xxxx6852  Midwest Physician Group PO Box 95401 Chicago, IL 60694	J	02 Medical Services				65.00
Account No. xxx-xx-7365  Municipal Collection Services Inc PO Box 666 Lansing, IL 60438	J	03 Notice Only - Collection Agency for Creditor				0.00
Account No. xxx7834  Mutl H Clctn 2525 N Shadeland Ste 101 Indianapolis, IN 46219	-	Opened 1/01/01 Last Active 4/01/01 Med1st James Olympia Fields Hospi				147.00
Sheet no. <u>12</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  627.00

Official Form 6F (10/06) - Cont.

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxx3854		-	Opened 8/23/04 Last Active 6/01/05 Collection St James Hosp			1,093.00	
Mutual Hospital Services 2525 N Shadeland Ave Ste Indianapolis, IN 46219							
Account No. xxx8913		-	Opened 10/20/03 Last Active 6/01/05 Collection St James Hosp			152.00	
Mutual Hospital Services 2525 N Shadeland Ave Ste Indianapolis, IN 46219							
Account No. xxx4099		-	Opened 9/15/03 Last Active 6/01/05 Collection St James Hosp			75.00	
Mutual Hospital Services 2525 N Shadeland Ave Ste Indianapolis, IN 46219							
Account No. xxx1360		-	Opened 10/15/01 Last Active 1/01/02 Collection St. James Olympia Fields Hospi			50.00	
Mutual Hospital Services 2525 N Shadeland Ave Ste Indianapolis, IN 46219							
Account No. xxxxxxxxxxxxxx5368	J		04 Reposessed Boat			78,432.00	
National City Bank 606 S Roselle Road Schaumburg, IL 60193							
Sheet no. <u>13</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	79,802.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 90H11N	J	03 Notice Only - Collection Agency for Creditor				0.00	
NCO Financial 507 Prudential Rd. Horsham, PA 19044							
Account No. xxxx-xxxx-xxxx-2099	J	07 Notice Only - Collection Agency for Creditor				0.00	
Nelson, Watson & Associates 80 Merrimack St Lower Level Haverhill, MA 01830							
Account No. xx1281	-	Opened 5/01/03 Last Active 9/01/06 Other				301.00	
Nicor Gas 1844 Ferry Road Naperville, IL 60563							
Account No. xxxxxx3806	J	03 Notice Only - Collection Agency for Creditor				0.00	
North Shore Agency Inc 751 Summa Ave Westbury, NY 11590							
Account No. xxx8292	J	02 Notice Only - Collection Agency for Creditor				0.00	
Northland Group PO Box 390905 Edina, MN 55439							
Sheet no. <u>14</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	301.00



In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx5700	J	06 Notice Only				0.00
Northstar Location Services LLC 4285 Genesee Street Buffalo, NY 14225						
Account No. xx0059	J	02 Utility				5.00
One Call Long Distance 1647 Solutions Center Chicago, IL 60677						
Account No. xxxx-xxxx-xxxx-4308	J	01 Credit Card				1,256.00
Orchard Bank/HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084						
Account No. xxx1159	J	02 Notice Only				0.00
Pacific Coast Collections Inc PO Box 719002 San Diego, CA 92171						
Account No. xxx9126	-	Opened 7/01/06 Last Active 9/01/06 Med102 Ssfhs St James Hospital				815.00
Pellettieri 991 Oak Creek Dr Lombard, IL 60148						
Sheet no. <u>15</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,076.00

Official Form 6F (10/06) - Cont.

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-6128  Premier Bank Card Address Unknown	J	01				831.00
Account No. xxx-xx-7365  Prodigy Communications 6500 River Place Blvd Building 3 Austin, TX 78730	J	02 Collection				49.00
Account No. xxxxxxxxxxxx7383  Prodigy Communications 6500 River Place Blvd Building 3 Austin, TX 78730	J	04 Utility				34.00
Account No. xxx-xx-7365  Progressive Auto Insurance 6300 Wilson Mills Road Cleveland, OH 44143	J	02 Collection				273.00
Account No. xxxxxx5221  Providian Financial Po Box 660509 Dallas, TX 75266	-	Opened 3/19/99 Last Active 7/01/01 CreditCard				0.00
Sheet no. <u>16</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,187.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx2099  Providian Financial Po Box 660509 Dallas, TX 75266	-	Opened 9/11/98 CreditCard				0.00
Account No. xxxxx0658  Receivable Management Services 77 Hartland St Suite 401, PO Box 280431 East Hartford, CT 06128	J	04 Notice Only				0.00
Account No. xxxRxxx1139  Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791	-	Opened 12/01/05 Last Active 1/01/07 FactoringCompanyAccount Charter One Bk N.A. Overdraft				865.00
Account No. x7991  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438	-	Opened 11/01/00 Last Active 7/01/04 Village Of Richton Park				250.00
Account No. x2566  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438	-	Opened 12/01/00 Last Active 7/01/04 Village Of Richton Park				250.00
Sheet no. <u>17</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,365.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxxxxxxx0002		-	Opened 6/10/04 Last Active 6/23/05 Educational			3,437.00	
Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444							
Account No. xxxxxxxxxxx0001		-	Opened 6/10/04 Educational			2,861.00	
Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444							
Account No. xxxxxxxx1622		J	00 Utility			704.00	
SBC PO Box 7951 Westbury, NY 11590							
Account No. xxxxxx3806		J	02 Collection			14.00	
Sound and Spirit PO Box 91501 Indianapolis, IN 46291							
Account No. 1233		J	02 Medical Services			32.00	
Southwest Womens HealthCare Assoc. P.O. Box 280 Chicago Heights, IL 60411							
Sheet no. <u>18</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	7,048.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx-7365  Spiegel Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804	J	00 Credit Card				1,253.00
Account No. xxxxxx5036  St James Hospital 1423 Chicago Road Chicago Heights, IL 60411	J	03 Medical Services				1,410.00
Account No. xxx3636  Suburban Emergency Phys PO Box 2729 Carol Stream, IL 60132	J	02 Medical Services				185.00
Account No. xxx6505  Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154	J	07 Notice Only				0.00
Account No. IL xx xxxx-0705  The Hume Group PO Box 5244 Clifton, NJ 07015	J	03 Collection				38.00
Sheet no. <u>19</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  2,886.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxx2945	J	03 Collection				138.00	
The Professional Education Inst. 7020 High Grove Blvd Willowbrook, IL 60527							
Account No. xxxx2121	J	04 Collection				6.00	
The Star 6901 W 159th Tinley Park, IL 60477							
Account No. xxxxE-xxxxxx0641	J	04 Notice Only				0.00	
Transworld Systems Inc 25 Northwest Point Blvd #750 Elk Grove Village, IL 60007							
Account No. xxxxxx8828	J	07 Notice Only				0.00	
Universal Fidelity LP PO Box 941911 Houston, TX 77094							
Account No. 965	J	02 NSF Fees				90.00	
Value City 1175 N. Gary Ave Carol Stream, IL 60188							
Sheet no. <u>20</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	234.00

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxx-xx-7365	J	04 Collection				0.00	
Village of Flossmoor 2800 Flossmoor Road Flossmoor, IL 60422							
Account No. xxx2547	J	03 Parking Tickets				500.00	
Village of Richton Park 4455 Sauk Tr Richton Park, IL 60471							
Account No. xxxxxxxxxxxxxx5368	J	06 Notice Only				0.00	
Vital Recovery Services Inc PO Box 923747 Norcross, GA 30010							
Account No. xxxxx6852	J	05 Notice Only				0.00	
Wolpoff & Abronson LLP Two Irvington Centre 702 King Farm BLVD Rockville, MD 20850							
Account No.							
Sheet no. <u>21</u> of <u>21</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  Total (Report on Summary of Schedules)	500.00  170,053.00

Form B6G  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases



Form B6H  
(10/05)

In re Byron Cathey,  
Jacqueline Cathey

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re Byron Cathey  
Jacqueline Cathey Debtor(s) Case No. \_\_\_\_\_

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Dependent	13
	Dependent	13
	Dependent	16
<b>Employment:</b>		<b>DEBTOR</b>
Occupation		Medical Asst
Name of Employer		Unemployed
How long employed		6 months
Address of Employer		3249 South Oak Hospital Berwyn, IL 60402

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 2,234.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 2,234.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 567.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 567.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,667.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): _____	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 1,667.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 1,667.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No.

- |    |                                                   |    |                 |
|----|---------------------------------------------------|----|-----------------|
| a. | Average monthly income from Line 15 of Schedule I | \$ | <u>1,667.00</u> |
| b. | Average monthly expenses from Line 18 above       | \$ | <u>2,840.00</u> |
| c. | Monthly net income (a. minus b.)                  | \$ | -1,173.00       |

Official Form 6J (10/06)

In re Byron Cathey  
Jacqueline Cathey Debtor(s) Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Cable/Internet	\$	65.00
Cell phone	\$	50.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>115.00</b>

**Other Expenditures:**

Personal Grooming	\$	55.00
Automobile Expenses	\$	50.00
Drug Store Expenses	\$	50.00
<b>Total Other Expenditures</b>	<b>\$</b>	<b>155.00</b>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 37 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date August 24, 2007

Signature /s/ Byron Cathey  
Byron Cathey  
Debtor

Date August 24, 2007

Signature /s/ Jacqueline Cathey  
Jacqueline Cathey  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Official Form 7  
(04/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$18,023.00	Employment income - 2005-from tax returns
\$20,076.00	Employment income - 2006 from tax returns
\$16,033.00	Please provide employment income - 2007 year-to-date

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,118.00	non-employment income (unemployment compensation) 2006

## 3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
------------------------------------------------------------	-----------------	-------------	-----------------------

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Harley-Davidson Credit Corporation vs Byron Cathey 05M1-601473	Judgment	Circuit Court of Cook County, Illinois	Judgment Filed

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---------------------------------------------------------------------	-----------------	--------------------------------------

### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Legal Helpers 20 W. Kinzie 13th Floor Chicago, IL 60610	2006	\$1450



NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$274
----------------------------------------------------------------------------------------------	-------------------------------------------------------------------	---------------------------------------------------------------------

**10. Other transfers**

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
-----------------------------------------------------------	------	-----------------------------------------------------

None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
-------------------------------------------------	---------------------------------------------------------------------	----------------------------	------------------------------------------

**13. Setoffs**

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 24, 2007

Signature /s/ Byron Cathey  
Byron Cathey  
Debtor

Date August 24, 2007

Signature /s/ Jacqueline Cathey  
Jacqueline Cathey  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Form 8  
(10/05)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date August 24, 2007

Signature /s/ Byron Cathey  
Byron Cathey  
Debtor

Date August 24, 2007

Signature /s/ Jacqueline Cathey  
Jacqueline Cathey  
Joint Debtor

Document Page 54 of 61  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey

Debtor(s)

Case No.

Chapter

7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,450.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,450.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 24, 2007

/s/ Julie H. Trepeck #

Julie H. Trepeck # 6287558

Legal Helpers, PC

20 W. Kinzie

13th Floor

Chicago, IL 60610

(312) 467-0004 Fax: (312) 467-1832

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

B 201 (04/09/06)

obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Julie H. Trepeck # 6287558

Printed Name of Attorney

Address:

20 W. Kinzie

13th Floor

Chicago, IL 60610

(312) 467-0004

X /s/ Julie H. Trepeck #

Signature of Attorney

August 24, 2007

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Byron Cathey

Jacqueline Cathey

Printed Name of Debtor

X /s/ Byron Cathey

Signature of Debtor

August 24, 2007

Date

Case No. (if known)

X /s/ Jacqueline Cathey

Signature of Joint Debtor (if any)

August 24, 2007

Date



**United States Bankruptcy Court  
Northern District of Illinois**

In re Byron Cathey  
Jacqueline Cathey Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 103

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 24, 2007 /s/ Byron Cathey  
Byron Cathey  
Signature of Debtor

Date: August 24, 2007 /s/ Jacqueline Cathey  
Jacqueline Cathey  
Signature of Debtor

Byron Cathey  
Jacqueline Cathey  
3558 W 198th  
Flossmoor, IL 60422

Asset Acceptance Etc  
PO Box 2036  
Warren, MI 48090

Charter One  
1 Citizens Drive  
Riverside, RI 02915

Julie H. Trepeck #  
Legal Helpers, PC  
20 W. Kinzie  
13th Floor  
Chicago, IL 60610

Associated St James Radiologists  
20201 Crawford Ave  
Olympia Fields, IL 60461

Chrysler Financial  
PO Box 9223  
Farmington, MI 48333-9223

Aarow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

AT&T Broadband  
P.O. Box 600  
Portage, IN 46368

Citizens Bank  
please provide address

Account Management Service  
PO Box 19617  
Indianapolis, IN 46219

Bureau of Collection Recovery, Inc  
7575 Corporate Way  
Eden Prairie, MN 55344

City of Chicago Dept of Revenue E  
33589 Treasury Center  
Chicago, IL 60694

ADT Security Services  
P.O. Box 371490  
Pittsburgh, PA 15250

Cabrera & Associates PC  
560 Route 303, Suite 209  
Orangeburg, NY 10962

City of Chicago Dept. of Revenue  
PO Box 88292  
Chicago, IL 60680

Allied Interstate  
3000 Corporate Exchange Dr  
5th Floor  
Columbus, OH 43231

Capital Management Services  
726 Exchange Street - Suite 700  
Buffalo, NY 14210

Collection Bureau of America  
25954 Eden Landing Road  
1st Floor  
Hayward, CA 94545

American Medical Collection Agency  
2269 Saw Mill River Rd.  
Bldg. 3  
Elmsford, NY 10523

Capital One  
PO Box 60000  
Attn: Bankruptcy Dept  
Seattle, WA 98190

Comcast Correspondence Division  
943 N. Expressway #15-  
PMB 19  
Brownsville, TX 78520

ARG Inc  
18430 S Halsted  
Suite 210  
Glenwood, IL 60425

Cb Usa Inc  
55252 Hohman Ave  
Hammond, IN 46320

Credigy Services Corp  
PO Box 2689  
Suwanee, GA 30024

Arrow Fincl  
8589 Aero Drive Suite 600  
San Diego, CA 92123

CFC Financial LLC  
PO Box 2041  
Warren, MI 48090-2041

Creditonebnk  
Po Box 98872  
Las Vegas, NV 89193

Asset Acceptance  
Po Box 2036  
Warren, MI 48090

Chaet Kaplan Baim Firm  
30 N LaSalle St  
Suite 1520  
Chicago, IL 60602

Creditors Collection Bureau  
P.O. Box 63  
Kankakee, IL 60901

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Custom Coll Svs Inc 55 E 86th Ave Ste D Merrillville, IN 46410	First Consumers National Bank 100 Crossway Park West Woodbury, NY 11797	Horizon Healthcare Associates 2605 W Lincoln Hwy Suite 130 Olympia Fields, IL 60461
Directv PO Box 29079 Glendale, CA 91209	First National Collection Bureau 3631 Warren Way Reno, NV 89509	Ill Coll Svc 4647 W 103rd St Oak Lawn, IL 60453
Discover P.O. Box 3008 New Albany, OH 43054-3008	First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	Indiana Department of Revenue PO Box 0595 Indianapolis, IN 46206
Diversified Collection Services 3701 S Lindbergh Blvd Suite 204 Saint Louis, MO 63127	First Revenue Assuranc 200 Fillmore St Ste 300 Denver, CO 80206	Jerry Baker PO Box 1001 Wixom, MI 48393
Dr Paul M Stec 17850 S Kedzie Suite 2500 Hazel Crest, IL 60429	Fitness Quest Inc 1400 Raff Road, SW Canton, OH 44750	Jvdb Asc 330 S Wells Street Suite 1300 Chicago, IL 60606
Dr Thomas T Chung 3235 Vollmer Rd Suite 139 Flossmoor, IL 60422	Gc Services 6330 Gulfton Houston, TX 77081	KCA Financial Services, Inc 628 North Street PO Box 53 Geneva, IL 60134
EHS Trinity Hospital 445 Park Ave Cary, IL 60013	Grandma's Kitchen PO Box 26596 Lehigh Valley, PA 18002	Law Office of Paul D Lawent 330 S Wells Suite 1310 Chicago, IL 60606
ELCO PO Box 99 Lombard, IL 60148	Harley Davidson Financial 3850 Arrowhead Dri Carson City, NV 89706	Law Offices of Bennett & Deloney 1265 E Fort Union Blvd Suite 150 Midvale, UT 84047
Enterprise Leasing Co. of Chicago 801 W Higgins Schaumburg, IL 60195	Harris & Harris Ltd 600 W Jackson Blvd Chicago, IL 60661	Law Offices of Mitchell N. Kay, P. PO Box 2374 Chicago, IL 60690
Evergreen Professional Recoveries 12100 NE 195th St Suite 180 Bothell, WA 98011	Highland Recovery LLC PO Box 1541 Homewood, IL 60430	Leading Edge Recovery PO Box 505 Linden, MI 48451

Case 07-15409 Doc 1  
Linebarger Goggan Blair & Campsen  
P.O. Box 06152  
Chicago, IL 60606-0152

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Nicol Cos  
1844 Perry Road  
Naperville, IL 60563

Progressive Auto Insurance  
6300 Wilson Mills Road  
Cleveland, OH 44143

Mid American Cardiovascular  
5009 W 95th St  
Oak Lawn, IL 60453

North Shore Agency Inc  
751 Summa Ave  
Westbury, NY 11590

Providian Financial  
Po Box 660509  
Dallas, TX 75266

Midland Credit Management  
P.O. Box 939019  
San Diego, CA 92193-9019

Northland Group  
PO Box 390905  
Edina, MN 55439

Receivable Management Services  
77 Hartland St  
Suite 401, PO Box 280431  
East Hartford, CT 06128

Midwest Physician Group  
PO Box 95401  
Chicago, IL 60694

Northstar Location Services LLC  
4285 Genesee Street  
Buffalo, NY 14225

Rjm Acq Llc  
575 Underhill Blvd Ste 2  
Syosset, NY 11791

Municipal Collection Services Inc  
PO Box 666  
Lansing, IL 60438

One Call Long Distance  
1647 Solutions Center  
Chicago, IL 60677

Rmi/mcsi  
3348 Ridge Rd  
Lansing, IL 60438

Mutl H Clctn  
2525 N Shadeland Ste 101  
Indianapolis, IN 46219

Orchard Bank/HSBC Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084

Sallie Mae 3rd Pty Lsc  
1002 Arthur Dr  
Lynn Haven, FL 32444

Mutual Hospital Services  
2525 N Shadeland Ave Ste  
Indianapolis, IN 46219

Pacific Coast Collections Inc  
PO Box 719002  
San Diego, CA 92171

SBC  
PO Box 7951  
Westbury, NY 11590

National City Bank  
606 S Roselle Road  
Schaumburg, IL 60193

Pellettieri  
991 Oak Creek Dr  
Lombard, IL 60148

Sound and Spirit  
PO Box 91501  
Indianapolis, IN 46291

NCO Financial  
507 Prudential Rd.  
Horsham, PA 19044

Premier Bank Card  
Address Unknown

Southwest Womens HealthCare As  
P.O. Box 280  
Chicago Heights, IL 60411

Nelson, Watson & Associates  
80 Merrimack St  
Lower Level  
Haverhill, MA 01830

Prodigy Communications  
6500 River Place Blvd  
Building 3  
Austin, TX 78730

Spiegel  
Card Processing Center  
P.O. Box 9204  
Old Bethpage, NY 11804

Suburban Emergency Phys  
PO Box 2729  
Carol Stream, IL 60132

Vital Recovery Services Inc  
PO Box 923747  
Norcross, GA 30010

Tate & Kirlin Associates  
2810 Southampton Road  
Philadelphia, PA 19154

Wolpoff & Abronson LLP  
Two Irvington Centre  
702 King Farm BLVD  
Rockville, MD 20850

The Hume Group  
PO Box 5244  
Clifton, NJ 07015

The Professional Education Inst.  
7020 High Grove Blvd  
Willowbrook, IL 60527

The Star  
6901 W 159th  
Tinley Park, IL 60477

Transworld Systems Inc  
25 Northwest Point Blvd  
#750  
Elk Grove Village, IL 60007

Universal Fidelity LP  
PO Box 941911  
Houston, TX 77094

Value City  
1175 N. Gary Ave  
Carol Stream, IL 60188

Village of Flossmoor  
2800 Flossmoor Road  
Flossmoor, IL 60422